NOVEMBER 2017



UPDATES

SAVE THE DATE Texas Bridge Credit Union Annual Meeting

The Annual Meeting will be held on March 26, 2018

Two Convenient Locations To Serve You

2140 Gollihar Road Corpus Christi, TX 78416 (One block from the intersection of Gollihar Road and Crosstown Expressway)

3131 Holly Road Corpus Christi, TX 78415 (Corner of Holly and Kostoryz)

Hours of Operation Lobby:

Monday, Tuesday, Thursday, Friday 9:00 am - 6:00 pm Wednesday 10:00 am - 6:00 pm Saturday Lobby Closed

Drive Thru: Monday - Thursday 9:00 am - 6:00 pm Friday 7:30 am - 6:00 pm Saturday 9:00 am - 1:00 pm

361-855-4494 FAX 361-855-2239 Teller-Line 361-853-2255 (CALL) Toll Free 1-800-465-4494 www.txbcu.com



BOARD OF DIRECTORS John Valls, *Chairman* Roland Barrera, *Vice Chairman* Armando Chapa, *Secretary/Treasurer*

DIRECTORS

Tommy CabelloEddie MartinezEugene HernandezLou Villagomez

CREDIT UNION PRESIDENT David L. Brooks







Texas Bridge CU participated in "Making Strides Against Breast Cancer" walk on Saturday, October 21, 2017.

THANK YOU to everyone who donated to our fundraising efforts and for your support!

Now is the Time to Open your Christmas Club Savings Account for 2018

Christmas Club distributions were made on Friday, November 3, 2017. Take charge of your future with a Christmas Club Account at Texas Bridge Credit Union. It is the painless way to save for

•Gifts • Year-end Expenses • Holiday Travel

Only a minimum balance of \$5.00 is needed to open the account and dividends are paid monthly on balances of \$100.00 or more. Withdrawal restrictions do apply. It is easy... deposits can be made by payroll deduction, automatic transfer, online, mail, or at the credit union office. Contact Member Services at 361-855-4494.

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ATM SAFETY TIPS

1. Always pay close attention to the ATM and your surroundings. Don't select an ATM at the corner of a building -- corners create a blind spot. Use an ATM located near the center of a building. Do your automated banking in a public, well-lighted location that is free of shrubbery and decorative partitions or dividers.

2. Maintain an awareness of your surroundings throughout the entire transaction. Be wary of people trying to help you with ATM transactions. Be aware of anyone sitting in a parked car nearby. When leaving an ATM make sure you are not being followed. If you are, drive immediately to a police or fire station, or to a crowded, well-lighted location or business. 3. Do not use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable. 4. Do not allow people to look over your shoulder as you enter your PIN. Memorize your PIN; never write it on the back of your card. Do not re-enter your PIN if the ATM eats your card -- contact a bank official.

5. Do not wear expensive jewelry or take other valuables to the ATM. This is an added incentive to the assailant.

6. Never count cash at the machine or in public. Wait until you are in your car or another secure place.

7. When using a drive-up ATM, keep your engine running, your doors locked and leave enough room to maneuver between your car and the one ahead of you in the drive-up line.

8. Maintain a supply of deposit envelopes at home or in your car. Prepare all transaction paperwork prior to your arrival at the ATM. This will minimize the amount of time spent at the machine.

9. Closely monitor your bank statements, as well as your balances, and immediately report any problems to your bank. 10. If you are involved in a confrontation with an assailant who demands your money, COMPLY.

SCAM ALERT TO OUR MEMBERS

Protect Your Personal Information

During this busy time of year, we want to remind you that we will never contact you by phone or email to ask you for your account number or debit/credit card number.

Anyone requesting your personal information is trying to commit fraud. Hang up the phone or delete the email. If you have questions about your account, you have 24/7 access via Teller Line (361-853-2255), Online Banking, or the Texas Bridge CU mobile app. During business hours call 361-855-4494.

Flex Teller is Getting a New Look!

We have some exciting news! Flex Teller will have a fresh new look in a few weeks. You'll have access to the same services that you have now, but with a new look and feel. Don't have Flex Teller? Give us a call to see how you can start using it today!

Holiday Hours

- November 24, 2017
- November 10, 2017 Veteran's Day (Closed) November 23, 2017 Thanksgiving Day (Closed) Day after Thanksgiving we will be Open.

December Skip-A-Payment

Deadline for Applications: Nov. 24, 2017

Again this year our Skip-A-Payment loan extension program will be offered during the holidays.

By completing this application, and on receipt by the credit union of the processing fee, eligible members may skip their December monthly payment or two (2) biweekly payments. (December 15th & 29th paydays)

SKIP-A-PAYMENT APPLICATION

Name:

Account #:_____

Phone #:

Please skip mv:

	December 2017 payment OR
	Two (2) biweekly payments
	(12/15 & 12/29 city paydays)
my:	
-	

On

🗆 Auto Loan #:

- Auto Loan #: ______
- □ Signature Loan #: _____
- □ Other Loan #:

Home Equity, Real Estate, Mobile Home, Student, Insurance, Vacation, Back-To-School loan specials, MasterCard loans and any loan granted after October 1, 2017 are excluded. Also loans granted previous extensions in 2017 under existing credit union policy are excluded. All loans must be current and your credit union account maintained in good standing. The Skip-A-Payment requests MUST be received by Friday, November 24, 2017. I understand interest will continue to accrue on this loan during the deferral period. Skip-A-Payment requests and extensions will not be granted in consecutive months. I understand that the net effect of the deferral will be to lengthen the term of my loan.

Borrower's Signature

Date

Co-Borrower's Signature

Date

I understand that I will be charged a processing fee of \$20.00 per loan request to cover processing costs. The fee will be assessed whether the Skip-A-Payment is approved or denied. My application for a Skip-A-Payment may not be processed until the funds are available in my account to cover the fee(s). I authorize funds to be withdrawn from my account to cover processing fees as described above.

Borrower's Signature Date **Co-Borrower's Signature** Date Drop off the application at our office or mail it to: Texas Bridge Credit Union

2140 Gollihar - CC, TX 78416 3131 Holly Rd - CC, TX 78415 FAX to 855-2239 Apply online at: www.txbcu.com

